

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: PATRICK EUGENE KLING	§	Case No. 1:20-bk-00762
WENDY MARIE KLING	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/28/2020.
- 2) The plan was confirmed on 02/11/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/19/2024, 10/15/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/18/2023, 02/07/2024, 08/14/2024, 01/13/2025.
- 5) The case was completed on 03/03/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,787.00.
- 10) Amount of unsecured claims discharged without full payment: \$-3,405.97.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 86,991.00	
Less amount refunded to debtor(s)	\$ 626.85	
NET RECEIPTS		\$ 86,364.15

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,160.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,602.89	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 10,762.89
Attorney fees paid and disclosed by debtor(s):	\$ 340.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	4,160.00	0.00
ONEMAIN FINANCIAL	Uns	7,927.00	7,981.02	7,981.02	7,981.02	0.00
CAPITAL ONE BANK	Uns	3,946.00	3,946.34	3,946.34	3,946.34	0.00
CAPITAL ONE BANK	Uns	6,037.00	6,037.55	6,037.55	6,037.55	0.00
ONEMAIN FINANCIAL	Uns	2,731.00	2,552.04	2,552.04	2,552.04	0.00
INTERNAL REVENUE SERVICE	Pri	3,700.00	3,205.17	2,827.16	2,827.16	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,205.17	378.01	378.01	0.00
SANTANDER BANK, N.A.	Uns	1,855.00	1,818.88	1,818.88	1,818.88	0.00
PORTFOLIO RECOVERY	Uns	2,290.00	2,251.45	2,251.45	2,251.45	0.00
PORTFOLIO RECOVERY	Uns	2,328.00	2,289.39	2,289.39	2,289.39	0.00
PORTFOLIO RECOVERY	Uns	1,055.00	1,242.52	1,242.52	1,242.52	0.00
PORTFOLIO RECOVERY	Uns	7,115.00	7,077.43	7,077.43	7,077.43	0.00
AMERICAN INFOSOURCE	Uns	0.00	215.55	215.55	215.55	0.00
MIDLAND CREDIT MGMT;	Uns	4,759.00	5,252.10	5,252.10	5,252.10	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	4,468.10	4,468.10	4,468.10	0.00
QUANTUM3 GROUP, LLC	Uns	12,456.00	11,823.51	11,823.51	11,823.51	0.00
QUANTUM3 GROUP, LLC	Uns	1,988.00	1,954.71	1,954.71	1,954.71	0.00
QUANTUM3 GROUP, LLC	Uns	2,056.00	1,972.41	1,972.41	1,972.41	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ROUNDPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
TD BANK	Uns	1,591.00	1,591.96	1,591.96	1,591.96	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	2,500.00	5,026.92	5,026.92	5,026.92	0.00
ROUNDPOINT MORTGAGE	Sec	64,553.00	66,556.78	4,894.21	4,894.21	0.00
DITECH FINANCIAL, LLC	Sec	32,089.00	NA	NA	0.00	0.00
MS HERSHEY MEDICAL CENTER	Uns	931.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	382.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,894.21	\$ 4,894.21	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 5,026.92	\$ 5,026.92	\$ 0.00
TOTAL SECURED:	\$ 9,921.13	\$ 9,921.13	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 2,827.16	\$ 2,827.16	\$ 0.00
TOTAL PRIORITY:	\$ 2,827.16	\$ 2,827.16	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 62,852.97	\$ 62,852.97	\$ 0.00

Disbursements:

Expenses of Administration	\$ 10,762.89	
Disbursements to Creditors	\$ 75,601.26	
TOTAL DISBURSEMENTS:		\$ 86,364.15

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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